

COMPUTER ENABLED CERTIFICATE PROGRAM

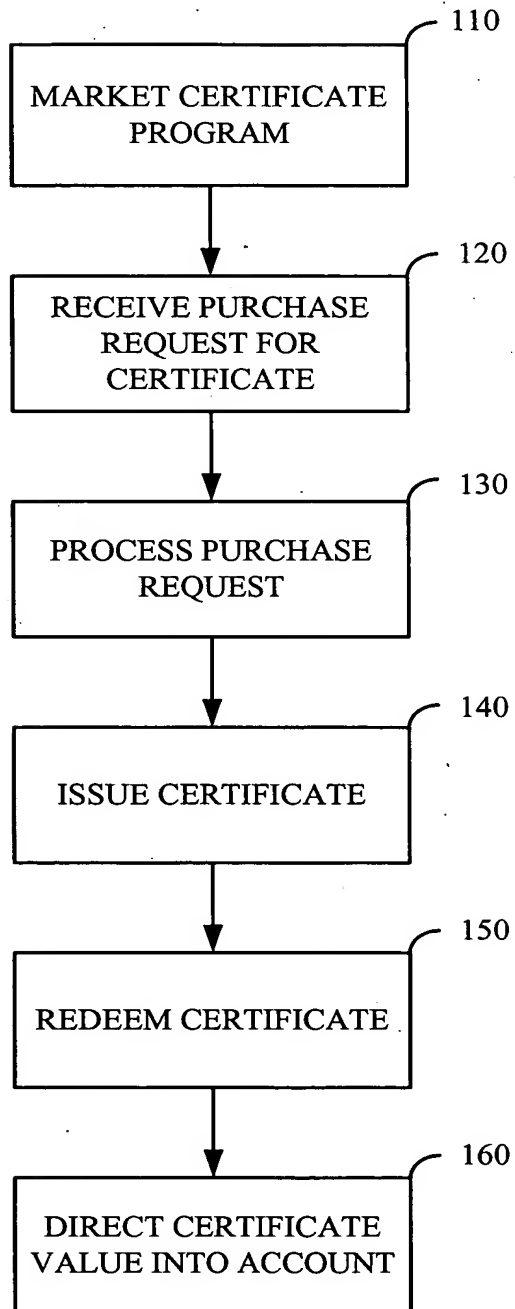


FIG. 1

CERTIFICATE FORMS

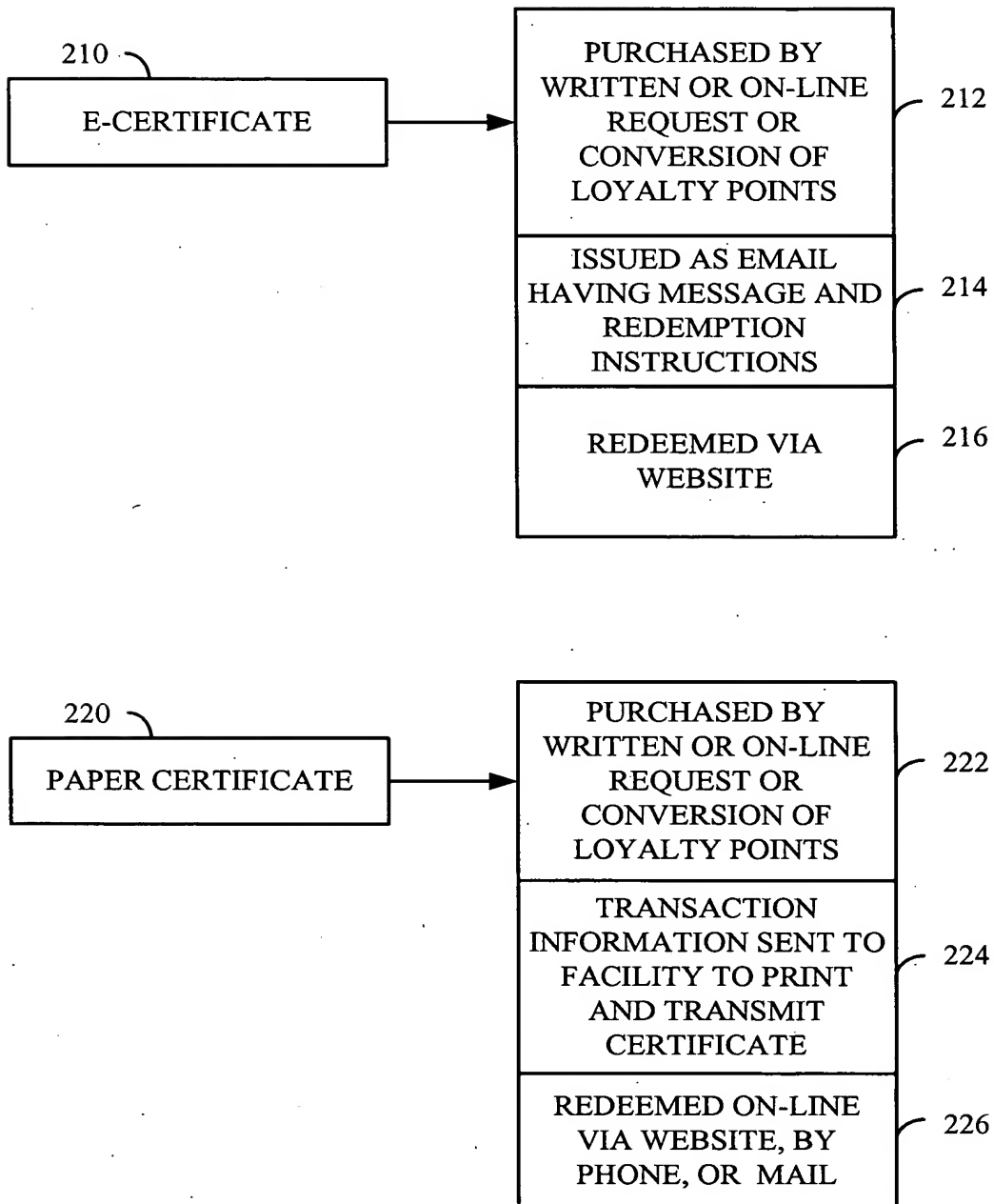


FIG. 2

ISSUER SYSTEM BLOCK DIAGRAM

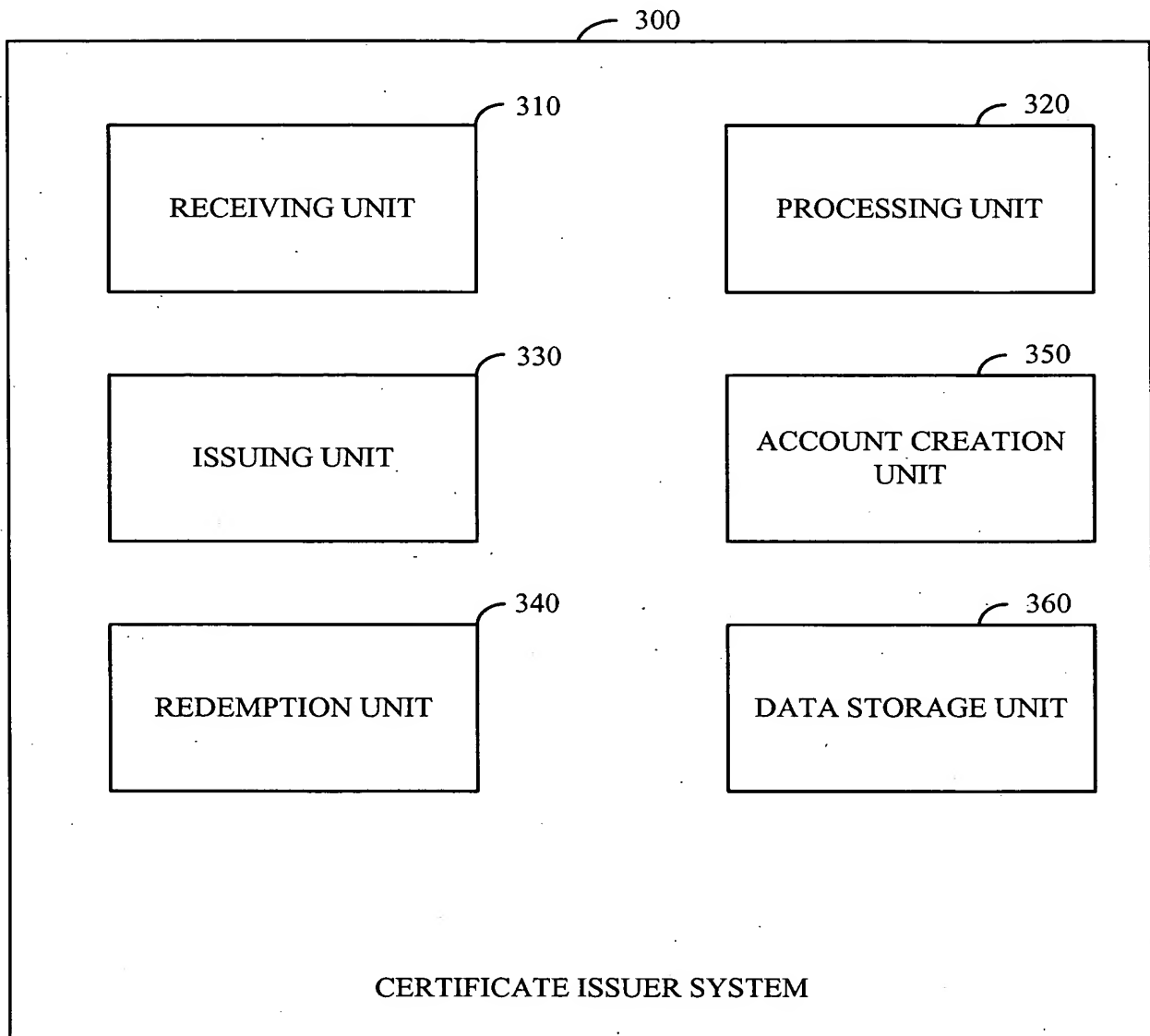


FIG. 3

MARKETING CERTIFICATE PROGRAM

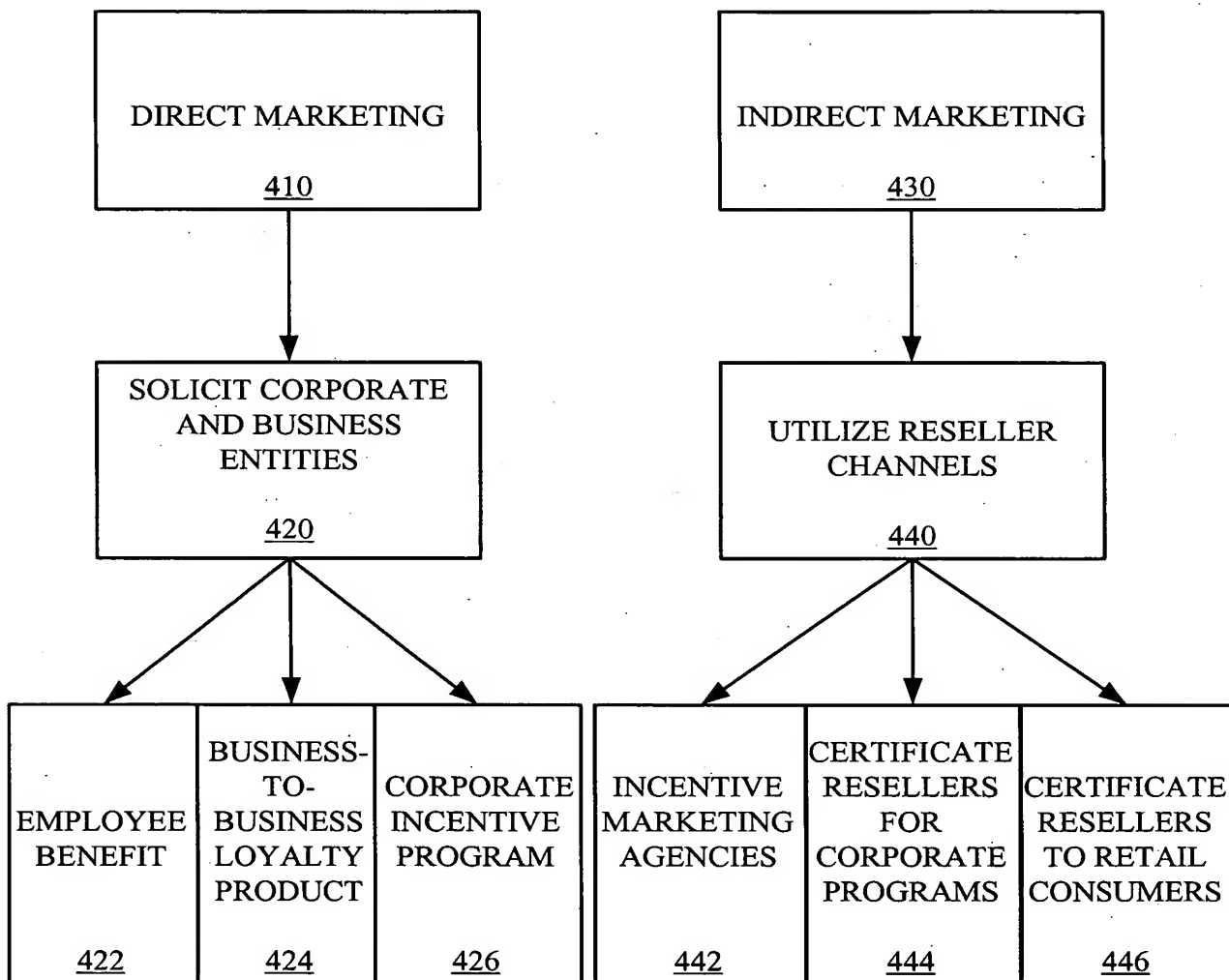


FIG. 4

CERTIFICATE PURCHASE PROCESSING

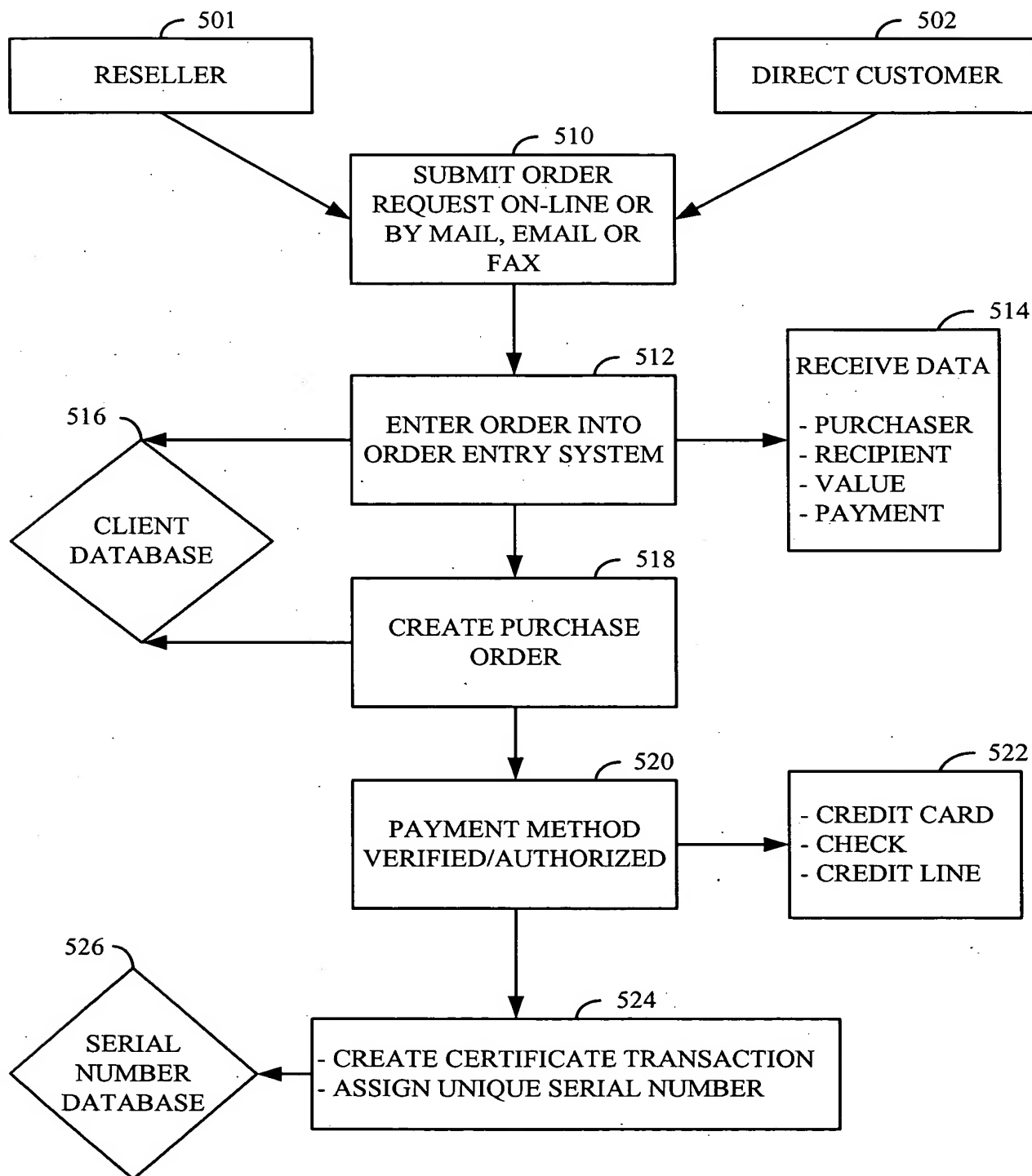


FIG. 5

CERTIFICATE PURCHASE USING LOYALTY POINTS

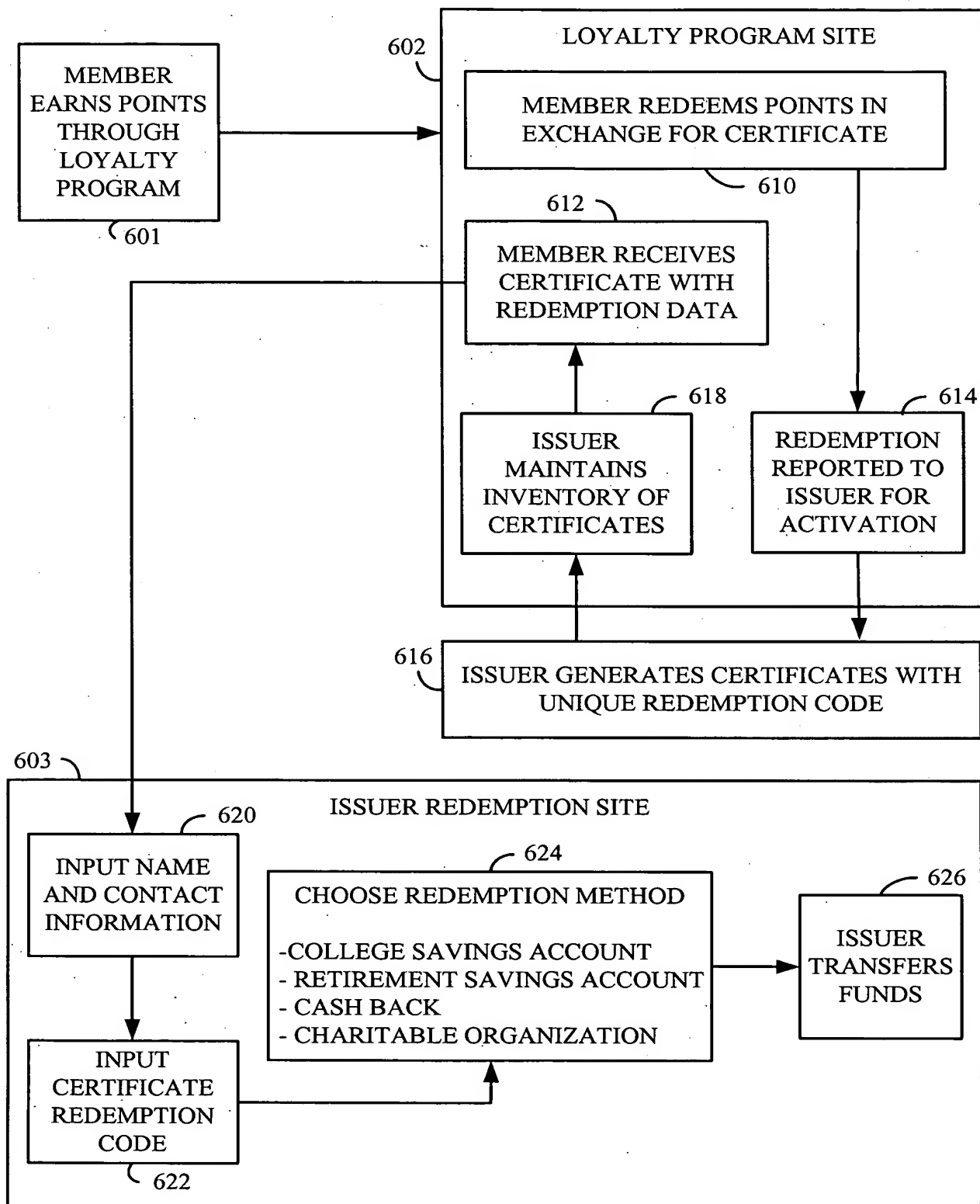


FIG. 6

CERTIFICATE ISSUE PROCESS

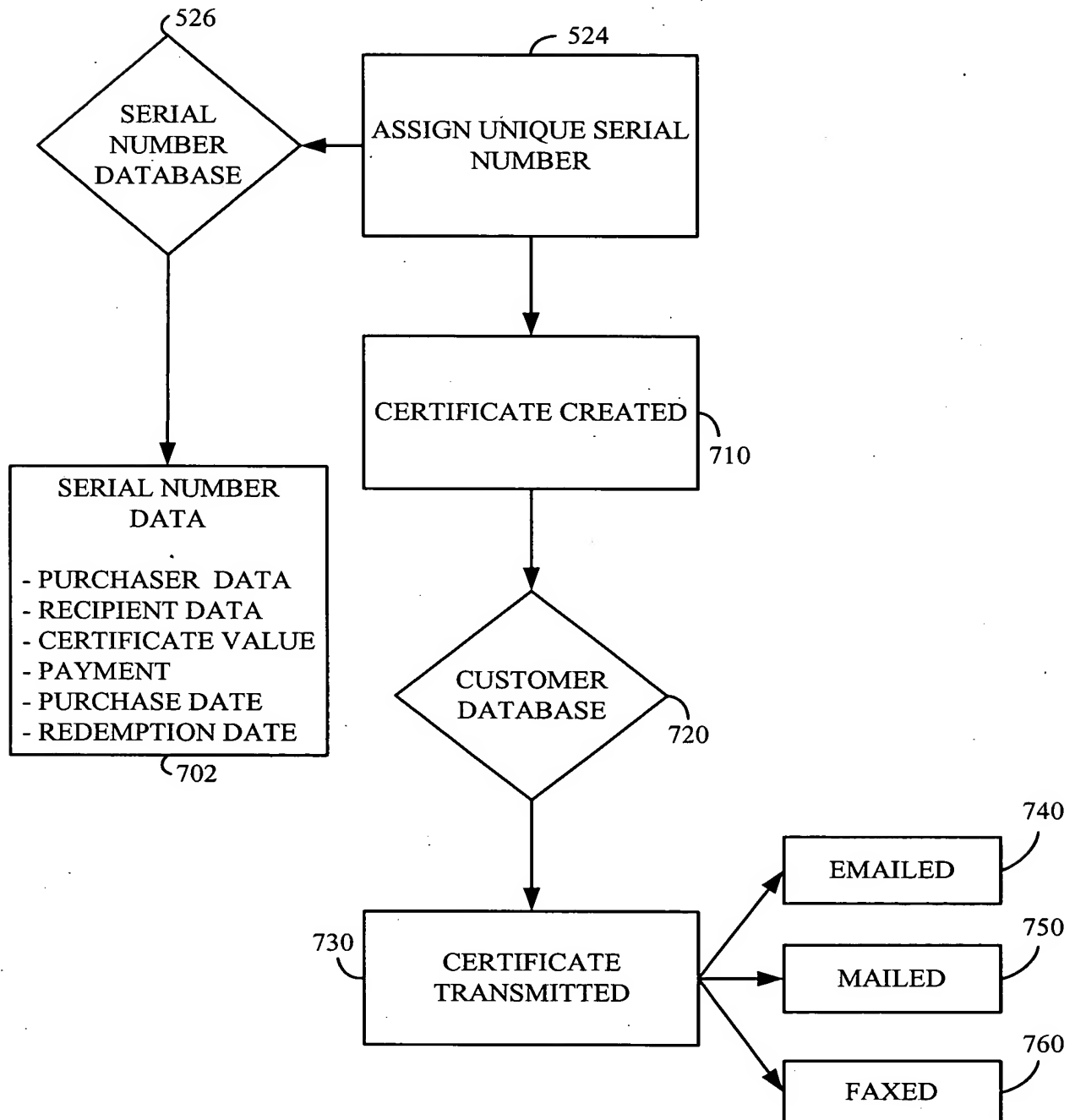


FIG. 7

CERTIFICATE REDEMPTION PROCESS

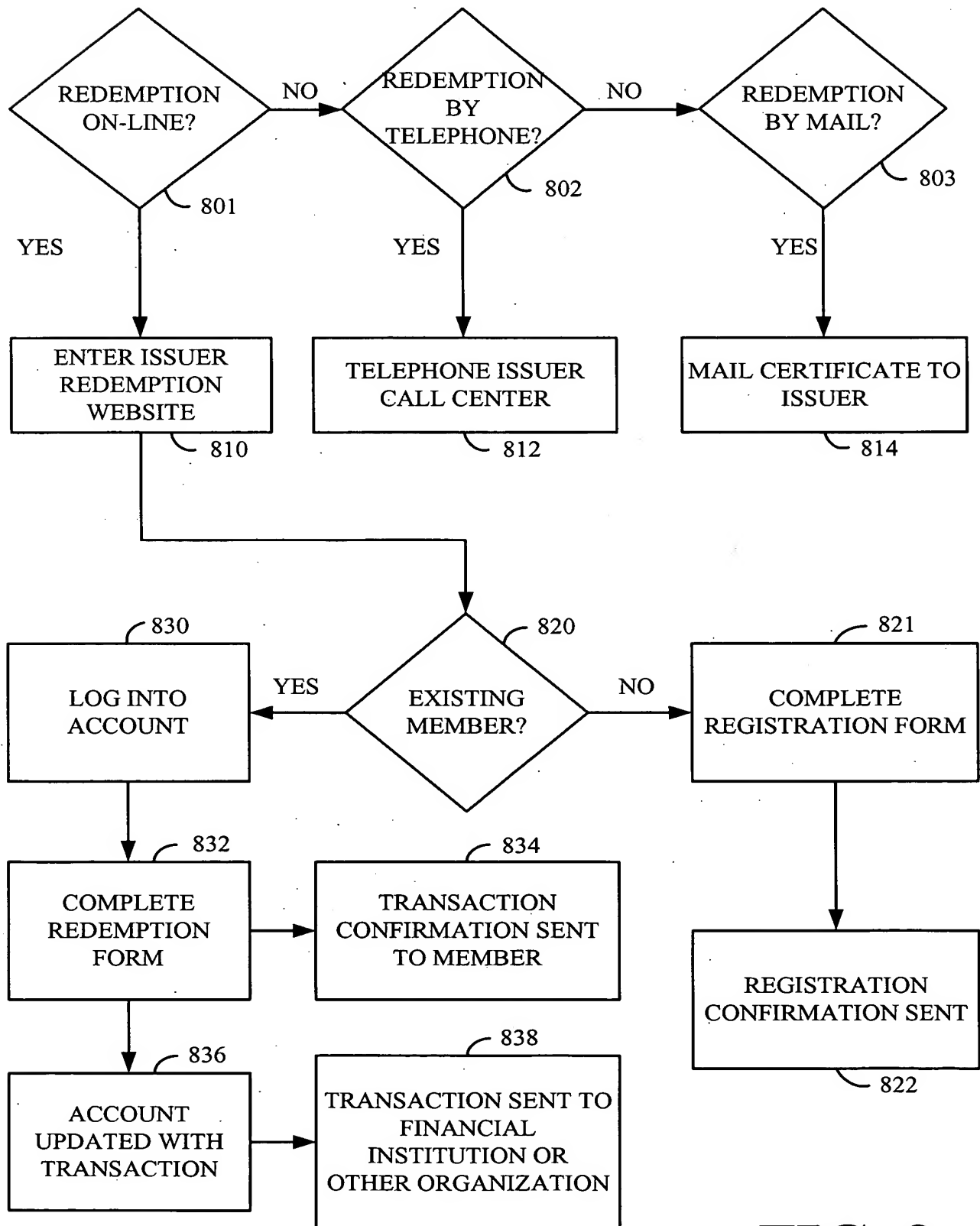


FIG. 8

ON-LINE REDEMPTION PAYOUT SELECTION SCREEN

Account Payout Options
<p><input checked="" type="radio"/> Deposit My Rewards into My Investment Account (Saving Account, Mutual Fund, IRA or Money Market). Select this option if you would like to link directly to you existing investment account or if you would like to learn more about this option.</p>
<p><input type="radio"/> Mail Me a Check Please mail me a check for the rewards I've earned, which I can then cash or deposit into any existing account.</p>
<p><input type="radio"/> Send My Rewards to Another Member Select this option if you'd like to link your account to another member's account, and transfer your rewards to help them save.</p>
<p><input type="radio"/> Hold on to My Rewards until I Decide Select this option if you don't know what you want to do with your rewards right now -- they will be held in your rewards account until you decide where you want to direct them.</p>

SUBMIT

FIG. 9

ON-LINE REDEMPTION DEPOSIT SCREEN


Deposit Into An Investment Or Savings Account													
<input checked="" type="radio"/> I already have an investment or savings account..													
If you have already opened an investment or savings account such as a Mutual Fund or IRA, choose what type of plan you have below:													
	<table border="1"><tr><td>Brokerage Account</td><td>▼</td></tr><tr><td>Checking Account</td><td></td></tr><tr><td>IRA</td><td></td></tr><tr><td>Money Market Account</td><td></td></tr><tr><td>Mutual Fund</td><td></td></tr><tr><td>Savings Account</td><td></td></tr></table>	Brokerage Account	▼	Checking Account		IRA		Money Market Account		Mutual Fund		Savings Account	
Brokerage Account	▼												
Checking Account													
IRA													
Money Market Account													
Mutual Fund													
Savings Account													

FIG. 10

ON-LINE REDEMPTION PLAN SELECTION SCREEN

Choose A Plan

Please select your savings plan. If you are not sure which savings plan you have, please select either the provider of your savings plan or the state in which you have your savings plan, and a list of valid plans will be displayed in the "plans" drop down list.

Provider: ▼

Plan: ▼

- Choose a Plan
- Alliance Capital Mutual Fund
- American Century Mutual Fund
- American Express Mutual Fund
- Ameritrade Mutual Fund
- Bank of America Mutual Fund
- E-Trade Mutual Fund
- Fidelity Mutual Fund
- Harris Direct Mutual Fund
- HSBC
- MFS Investments Mutual Fund

FIG. 11

ON-LINE REDEMPTION ACCOUNT DATA SCREEN

Enter Plan Information	
You can enter the information for your plan below. When you have made your changes, click "submit".	
Plan:	Alliance Capital Mutual Fund
Provider:	Alliance Capital
First Name:	<input type="text"/>
Last Name:	<input type="text"/>
Account Number	<input type="text"/>
Social Security Number	<input type="text"/>
Fund Number	<input type="text"/>

FIG. 12

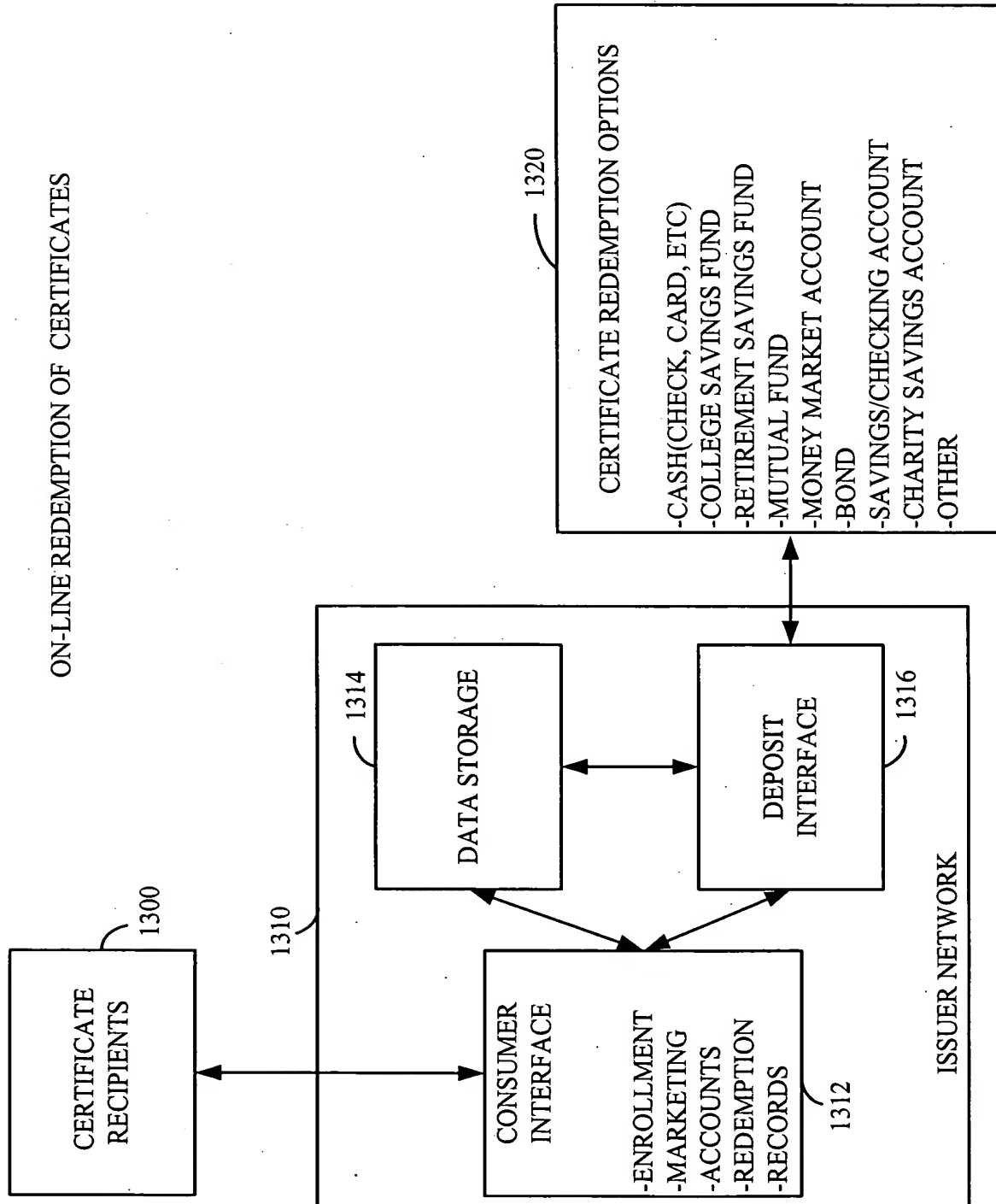


FIG. 13